

Date: 07/15/2022 11:00 am

In re: Elizabeth Gretchen Lowery

**Bankruptcy No. 19-22660-CMB  
Chapter: 13  
Doc. # 109**

**Appearances:** Lawrence W. Willis, Esq.  
James Warmbrodt

**Nature of Proceeding:** # 109 Contested Plan hearing re plan dated 5/26/2022

**Additional Pleadings:** #109 Amended Plan dated 5/26/2022  
#111 Virtual Entry recommending Final Confirmation  
#112 Confirmation Order  
#114 Virtual Entry continuing to Contested Plan hearing  
#115 Trustee's Objection to Confirmation

**Judge's Notes:**

**Outcome:** Hearing Held. Debtor would like to reduce Plan Payments from 60 months to 36 months. Per the Chapter 13 Trustee - There are no legal or factual reasons for Plan Payments to be reduced to 36 months. There are significant policy implications if Plan is reduced to 36 months.

Debtor's Attorney stated that Debtor is now on Social Security.

Final Confirmation Order is in effect.

May 26, 2022 Plan is Denied. The case is to proceed under the 12/30/2021 Plan.

FILED  
7/15/22 4:10 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Carlota Böhm  
Chief U.S. Bankruptcy Judge